

Information to identify the case:

Debtor 1	Tammy Krusoe	Social Security number or ITIN	xxx-xx-3471
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of Illinois			
Case number: 17-02584			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tammy Krusoe

May 2, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Tammy Krusoe
DebtorCase No. 17-02584-PSH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: nbatson
Form ID: 318Page 1 of 2
Total Noticed: 36

Date Rcvd: May 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2017.

25293473 +Ally Bank, 500 Woodward Ave, Detroit, MI 48226-3423
 25293475 +Citi Bank, 900 W Madison Street, Chicago, IL 60607
 25293476 +Citi Bank, PO Box 769018, San Antonio, IL 78245-9018
 25293478 +Cst Co, PO Box 33127, Louisville, MO 40232-3127
 25293479 Discover Card, PO Box 52145, Salt Lake City, AZ 84130-0943
 25293504 +ECO Gym, 1265 Naper Blvd, Naperville, IL 60540-8300
 25599789 +Ipec Coaching, 149 Avenue at the Common, Suite 202, Shrewsbury, NJ 07702-4582
 25293480 JCrew/ Comenity Bank, One Ivy Crescent, Lynchburg, VA 24515-1001
 25293481 +Kay & Sterling Jewelers Inc, 375 Ghent Road, Akron, OH 44333-4601
 25293482 +Lynn Robertson, 2725 W 87th Street, Chicago, IL 60805-1119
 25293483 +Myvirtualmerchant/ Elavon, 7300 Chapman Hwy, Knoxville, TN 37920-6612
 25293485 Numark Credit Union, PO Box 2729, Joliet, IL 60434-2729
 25293486 +Paypal Credit, PO Box 5138, Timonium, MD 21094-5138
 25293487 +Paypal Persona Account, 2211 North First Street, San Jose, CA 95131-2021
 25293488 +Paypal Working Cap/ Web Bank, 215 State St, #1000, Salt Lake City, UT 84111-2336
 25293494 +SYNCB Gap, PO Box 965004, Grove City, OH 43123
 25293496 +SYNCB Pepboys, 3111 West Allegheny, Philadelphia, PA 19132-1116
 25293499 +SYNCB WalMart, PO Box 105972, Atlanta, GA 30348-5972
 25293489 +Sonjia Sheffield and Sons, 1519 6th Street, Santa Monica, CA 90401-2525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
db +E-mail/PDF: tkstar@live.com May 03 2017 01:03:48 Tammy Krusoe, 12516 CanterburyDr,

Plainfield, IL 60585-3002
 tr +EDI: QJTAKADA.COM May 03 2017 00:34:00 Joji Takada, Takada Law Office, LLC,
 6336 North Cicero Avenue, Suite 201, Chicago, IL 60646-4448
 25293474 EDI: TSYS2.COM May 03 2017 00:33:00 Barclays, PO Box 8801, Wilmington, DE 19899-8801
 25293149 EDI: CAPITALONE.COM May 03 2017 00:33:00 Capital One, POB 30285,
 Salt Lake City UT 84130-0285
 25293477 EDI: WFNNB.COM May 03 2017 00:33:00 Comenity Bank/ Marathon, PO Box 182782,
 Columbus, OH 43218-2782
 25293484 EDI: NFCU.COM May 03 2017 00:33:00 Navy Federal Credit Union, PO Box 3000,
 Merrifield, VA 22119-3000
 25293490 EDI: RMSC.COM May 03 2017 00:33:00 SYNC Amazon, PO Box 965013, Orlando, FL 32896-5013
 25293491 +EDI: RMSC.COM May 03 2017 00:33:00 SYNCB Athleta, PO Box 965004, Orlando, FL 32896-5004
 25293492 EDI: RMSC.COM May 03 2017 00:33:00 SYNCB BP, PO Box 965022, Orlando, FL 32896-5022
 25293493 EDI: RMSC.COM May 03 2017 00:33:00 SYNCB Citgo, PO Box 965004, Orlando, FL 32896-5004
 25293495 EDI: RMSC.COM May 03 2017 00:33:00 SYNCB Old Navy, PO Box 965003,
 Orlando, FL 32896-5003
 25293497 EDI: RMSC.COM May 03 2017 00:33:00 SYNCB TJ Maxx, PO Box 965016, Orlando, FL 32896-5016
 25293498 +EDI: RMSC.COM May 03 2017 00:33:00 SYNCB Toys R US, PO Box 530938,
 Atlanta, GA 30353-0938
 25293501 EDI: USBANKARS.COM May 03 2017 00:33:00 US Bank, PO Box 1800, Saint Paul, MN 55101-0800
 25293503 EDI: USBANKARS.COM May 03 2017 00:33:00 US Bank, PO Box 64991, St Paul, MN 55164-9505
 25293502 EDI: USBANKARS.COM May 03 2017 00:33:00 US Bank, PO Box 5227 MI Cnohw15,
 St Paul, MN 45202-5227
 25293500 EDI: USBANKARS.COM May 03 2017 00:33:00 US Bank, PO Box 5227 MI Cnohw15,
 Cincinnati, OH 45202

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 04, 2017

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: nbatson
Form ID: 318

Page 2 of 2
Total Noticed: 36

Date Rcvd: May 02, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2017 at the address(es) listed below:

Joji Takada trustee@takadallic.com, jtakada@ecf.epiqsystems.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 2